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## Insurances.

OSSES payable without extra charge in SAN FRANCISCO, NEW YORK, LIVERPOOL, or LONDON.

MERCHANDISE with storage accepted at current rates by STEAMERS and strictly 1 SAILING VESSELS.

**OVERLAND RAILROAD**

Risk Free, of Farthings average accepted on SALT-FLAT (ISOG) to any city in the UNITED STATES not south of ST. LOUIS, or RAIL, at one half per cent. net.

RUSSELL & Co.  
Hongkong and Shanghai.

**COMPAGNIE LYONNAISE D'ASSURANCES MARITIMES.**

Société anonyme. Libre au Capital de 6,000,000 de francs (six millions de francs).

THIS Company is authorized for the purposes of Marine Insurance in the Far East, with the

LLOYD FRANCAIS, Capital of 6,000,000 francs. And with the

AGENCE FRANCAISE MARITIME, Capital of 5,000,000 francs.

Officers to the ASSURED the Security of a collective Capital of 17,000,000 francs.

Agencies established, and Policies made payable in Lyons, Paris, London, Marseilles, Calcutta, Bombay, Yokohama, Hongkong and Shanghai.

The undersigned having been appointed Agents in China for the above-named Company, are prepared to accept Marine risks, foreign or coastwise, at current rates.

1877 Hongkong, 23rd July, 1870.

**CHINA AND JAPAN MARINE INSURANCE COMPANY.**

THIS Company grants Policies on Marine Risks at the established local Rates, to all parts of the World.

In addition to the usual brokerage, thirty per Cent. (30%) of the Profits will be returned to all contributors of cargoes, whether the shareholders or not, ready in proportion to the amount of Net Premium contributed.

No Policy Fee charged.

WM. FUSTAU & Co., Agents.  
M 1402 Hongkong, 27th July, 1870.

**LONDON AND ORIENTAL STEAM TRANSIT INSURANCE OFFICE.**  
137, LEADENHALL STREET, LONDON.

ESTABLISHED 1843.

THIS Undersigned is authorized to accept Marine risks on behalf of this Office, by First Class Steamers and Sailing Ships.

A. McIVER, Agent.  
of Hongkong, 1st July, 1867.

**THE LONDON ASSURANCE CO.**  
INCORPORATED BY ROYAL CHARTER OF HIS MAJESTY KING GEORGE THE FIRST, A.D. 1720.

THE Undersigned having been appointed Agents for the above Corporation, are prepared to grant Insurance Policies in MARINE DEPARTMENT.

Policies at current rates, payable either here, in London, or at the principal Ports of India, China, and Australia.

**FIRE DEPARTMENT.**

Policies issued for long or short periods at current rates.

**LIFE DEPARTMENT.**

Policies issued for sums not exceeding £5,000 on reasonable terms.

HOLLIDAY, WISE & Co.  
of 1927 Hongkong, 1st November, 1870.

**THE LIVERPOOL AND BOMBAY TRADERS' INSURANCE COMPANY.**

THE Undersigned having been appointed Agents for the above Company at this port, are prepared to grant Policies against Marine Risks at current rates as follows:

HOLLIDAY, WISE & Co.,  
of 777 Hongkong, 25th April 1870.

**MANCHESTER FIRE ASSURANCE COMPANY OF MANCHESTER AND LONDON.**

THE Undersigned have been appointed Agents for the above Company at Hongkong, Canton, Foochow, Shanghai, and Hankow, and are prepared to grant Insurances at Current Rates.

HOLLIDAY, WISE & Co.  
of 1558 Hongkong, 15th October, 1868.

**MERCHANTS' MUTUAL MARINE INSURANCE COMPANY OF SAN FRANCISCO.**

ENGAGED EXCLUSIVELY IN MARINE INSURANCE.

Paid up Capital—\$500,000,000.

THE Undersigned having been duly appointed Agents of the above Company, are prepared to accept Marine Risks on the usual terms.

OLIPHANT & Co.,  
of 1298 Hongkong, 26th July, 1869.

**OCEAN MARINE INSURANCE COMPANY, LONDON.**

INCORPORATED 1852.

CAPITAL, £1,000,000.

THE Undersigned having been appointed Agents for the above Company, are prepared to accept Marine Risks and issue Policies at current rates.

AUGUSTINE HEARD & Co.,  
of 1351 Hongkong, 7th June, 1867.

**NOTICE.**

**BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED.**

THE Undersigned having been appointed Agents of the above Insurance Company, are prepared to issue Policies against Marine risks on Freight and Cargo at Current rates, subject to a discount of 15%.

BUTTERFIELD & SWIRE,  
of 1768 Hongkong, 1st October, 1870.

**IMPERIAL FIRE INSURANCE CO.**  
FIRE Insurance, Marine Insurance, Building and Farming Stock, Ships in Port, Harbours, or Dock, and the Cargoes of such Ships also, Ships Building and Repairing; Barges and other Vessels on Navigable Rivers and Canals, and Goods on board such Vessels throughout Great Britain and Ireland, and FOREIGN COUNTRIES, FROM LOSS OR DAMAGE BY FIRE.

The Undersigned, Agents for the above Company, are prepared to grant Policies against FIRE to the extent of \$50,000 on any one Fire Class Risk.

GIBB, LIVINGSTON & Co.,  
Hongkong, 1st January, 1867.

**NOTICE.**

**IMPERIAL FIRE OFFICE.**

FROM and after this date the following rates of Insurance, viz:—

Not exceeding Ten days of the annual rate. . . . . 2 . . . . . do. do.

Not exceeding 1 month of the annual rate. . . . . 3 . . . . . do. do.

Above 1 month and not exceeding 2 months of the annual rate. . . . . 4 . . . . . do. do.

Above 2 months and not exceeding 3 months of the annual rate. . . . . 5 . . . . . do. do.

Above 3 months and not exceeding 6 months of the annual rate. . . . . 6 . . . . . do. do.

Above 6 months the full annual rate.

GIBB, LIVINGSTON & Co.,  
Agents, Imperial Fire Insurance Company  
of 676 Hongkong, 13th August, 1869.

**THE ROYAL EXCHANGE ASSURANCE OF LONDON.**

Agents of the above Corporation, are prepared to grant Policies against Fire at current rates.

BUTTERFIELD & SWIRE,  
of 1698 Hongkong, 26th August, 1870.

**HONGKONG INSURANCE COMPANY**  
1868.

THE Undersigned having been appointed Agents of the above Company, are prepared to issue Marine Policies on the usual terms to the extent of £10,000, on any 5 class risk.

A. G. HOGG & Co.,  
of 538 Hongkong, 17th March, 1868.

## Insurances.

**RUSSELL & Co.**  
At 366 Hongkong, 7th February, 1887.  
**PACIFIC INSURANCE COMPANY OF SAN FRANCISCO.**  
The Undersigned, Agents for the above Company, have been appointed Agents in China for the above Insurance Company, are prepared to grant Policies against Marine Risks at the Current Rates.  
At 573 Hongkong, 2nd March, 1887.  
**YANG-TSZE INSURANCE ASSOCIATION OF SHANGHAI.**  
Policies granted on Marine Risks to all parties of the world, at current rates. In addition to the usual brokerage, this Association returns to the assured Twenty per cent. of its yearly profits, divided pro rata to the net premium contributed.  
**RUSSELL & Co.**  
At 1039 Hongkong, 1st January, 1870.  
**ANTHONY & Co. FIRE INSURANCE COMPANY.**  
The Undersigned having been appointed Agents in Hongkong for the above-named Company, are prepared to grant Policies against all Risks at current rates.  
**RUSSELL & Co.**  
At 1025 Hongkong, 1st April, 1885.  
**THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**  
From and after the date the following rates will be charged on SHORT PERIOD insurances, viz:—  
Not exceeding 1 month 1 month & the annual rate  
Above 1 month, and not exceeding 3 months 1 do. do.  
Above 3 months and not exceeding 6 months 1 do. do.  
Above 6 months the full annual rate.  
**GILMAN & Co., Agents,**  
At 636 Hongkong, 7th April 1883.  
**NOTICE.**  
**THE QUEEN INSURANCE COMPANY.**  
The following rates will be charged in future for SHORT PERIOD insurances, viz:—  
Not exceeding 1 month 1 do. do.  
Above 1 month and not exceeding 3 months 1 do. do.  
Above 3 months and not exceeding 6 months 1 do. do.  
Above 6 months the full annual rate.  
**NORTON, LYALL & Co., Agents**  
At 242 Hongkong, 22nd January, 1870.  
**THE QUEEN INSURANCE COMPANY.**  
CAPITAL—TWO MILLION STERLING.  
The Undersigned having been appointed Agents for the above Company at this port, are prepared to grant Policies against Fire, on Buildings or on Goods stored therein.  
**NORTON, LYALL & Co.**  
At 241 Hongkong, 22nd January, 1870.  
**THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.**  
No. 11, Lombard Street, London, E.C.  
Established 1821.  
And empowered by special Acts of Parliament.  
Subscribed Capital—£2,000,000, Sterling.  
The Undersigned having been appointed Agents for the above Company, are prepared to take risks against Fire, on the usual terms.  
**OLYMPHANT & Co.**  
At 2517 Hongkong, 7th December, 1869.  
**IMPERIAL FIRE INSURANCE COMPANY.**  
REDUCTION IN THE RATES OF PREMIUM.  
UNTIL further notice the following Annual Rates will be charged for Fire Insurance  
Detached & semi-detached Dwelling Houses removed from towns and their contents 1 per cent.  
Other dwelling Houses, used strictly as such, and their contents 1 per cent.  
Godowns, Offices, Shops, &c., and their contents 1 per cent.  
**GIBB, LIVINGSTON & Co., Agents, Alliance Fire Insurance Company**  
At 864 Hongkong, 7th March, 1865.  
**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**  
REDUCTION IN THE RATES OF PREMIUM.  
Detached & semi-detached Dwelling Houses, removed from towns and their contents 1 per annum.  
Other dwelling Houses used strictly as such, and their contents 1 per annum.  
Godowns, Offices, Shops, &c., and their contents 1 per annum.  
**GILMAN & Co., Agents, North British and Mercantile Insurance Company**  
At 7586 Hongkong, 26th March, 1865.  
**NOTICE.**  
FROM and after the date the following rates will be charged for SHORT PERIOD insurances, viz:—  
Not exceeding Ten days 1 do. of the annual rate  
Above 10 days, and not exceeding 3 months 1 do. do.  
Above 3 months, and not exceeding six months 1 do. do.  
Above six months the full annual rate.  
**YALDEN, MATTHEW & Co., Agents, Alliance Fire Insurance Company**  
At 678 Hongkong, 20th August, 1869.  
**PHENIX FIRE INSURANCE COMPANY.**  
The Undersigned having been appointed Agents for the above Company at this Port, are prepared to grant Policies against Fire to the extent of \$40,000, on Buildings, or on Goods stored therein.  
**PURVIS & Co. FIRE INSURANCE COMPANY.**  
At 717 Hongkong, 9th November, 1838.  
**IMPERIAL FIRE INSURANCE COMPANY.**  
The Undersigned having been appointed Agents of the above Company at this Port, are prepared to grant Policies against Fire to the extent of \$50,000 on Buildings, or on Goods stored therein.  
**GIBB, LIVINGSTON & Co.**  
At Hongkong, 24th August, 1864.  
**NOTICE.**  
**ROYAL INSURANCE COMPANY.**  
The various rates for Fire Insurance on the usual classes of Buildings and their contents will remain as follows until further notice.  
Detached & semi-detached Dwelling Houses (removed from the town) and their contents 1 per cent.  
Other dwelling Houses (situated) and their contents 1 per cent.  
Offices and Godowns and their contents 1 per cent.  
Other Risks by Special arrangement.  
The rates will be charged for SHORT PERIOD Policies:—  
Not exceeding 10 days 1 per cent.  
Not exceeding 1 month 1 month & the annual rate  
Above 1 month, and not exceeding 3 months 1 do. do.  
Above 3 months, and not exceeding 6 months 1 do. do.  
Above 6 months the full annual rate.  
**JOHN S. WALKER & Co., Agents, Royal Insurance Company**  
At 1763 Hongkong, 18th September, 1869.  
**LONDON AND PROVINCIAL MARINE INSURANCE COMPANY.**  
The Undersigned having been appointed Agents in Hongkong for the above Company, are prepared to accept Marine Risks at current rates.  
**AUGUSTINE HEARD & Co.**  
At 471 Hongkong, 6th March, 1868.  
**UNIVERSAL MARINE INSURANCE COMPANY, LIMITED (OF LONDON).**  
The Undersigned having been appointed Agents for the above Company at this Port, Shanghai, Hongkong, Hankow, and Yokohama, are prepared to accept Marine Risks at Current Rates.  
**GILMAN & Co., Agents**  
At 457 Hongkong, 9th March, 1871.

## Business Announcements

Printed and Published by		Sole Agents	
Messrs. THURNER & CO.,		HONGKONG STEAMSHIP	
67, PATERNOSTER ROW, LONDON.		STEAMERS	
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